James O. Buchanan, a single person GRANTOR

WARRANTY

TO

DEED

CHARLOTTEL BARR

Mary A. Collins and Lawrence L. O'Connor, unmarried persons GRANTEES

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, James O. Buchanan, a single person, do hereby sell, convey, and warrant unto Mary A. Collins and Lawrence L. O'Connor, unmarried persons, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 490, Section E, Carriage Hills Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 4, Page 17, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

It is understood and agreed that the taxes for the year 1999 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

Possession is to be given with delivery of this Deed.

WITNESS OUR SIGNATURE, this the 24th day of September, 1999.

James O. Buchanan

WV STATE OF MXXXXXXXXXXXX COUNTY OF XXXXXXXX JEFFERSON

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this 24th day of September, 1999, within my jurisdiction, the within named James O. Buchanan, a single person, who acknowledged that he executed the above foregoing instrument.

My Commission Expires: MAKENENER 27, 2001

GRANTOR'S ADDRESS:

P.O. Box 551

Charlestown, WV 25414

Work Phone #: 1-800-795-7001

Home Phone #: SAME

THIS INSTRUMENT PREPARED BY: Eric Sappenfield 97 Stateline Road East, Suite A Southaven, Mississippi 38671 601/342-2170

GRANTEE'S ADDRESS:

1230 Coventry Cove

Southaven, MS 38671

Work Phone #: 901-345-5700

Home Phone #: 662-342-9968

FILE NUMBER: 7521

STATE MS.-DESOTO CO.

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BK 360 LC STD